

obtaining at said remote location deposit account information from the deposit information, and electronic check data and original check image data from each of the one or more checks;

electronically exchanging said check data with said financial institution and obtaining an accuracy confirmation of said deposit account information from the financial institution based upon account information associated with the depositor; and

upon the deposit account information being verified as accurate, endorsing and/or voiding the one or more original checks, and creating at the remote location second image data of the one or more original checks that have been endorsed and/or voided; and

sending the second images and said deposit account information to said financial institution.

a1 2. [Amended] The method as recited in claim 1, wherein said obtaining step comprises the steps of:

a) scanning said one or more original checks to create image data, said image data representing an electronic image of each of said one or more checks; and

b) reading said image data to create informational data from said image data to aid in electronic processing of said deposited check.

3. [Amended] The method as recited in claim 2, wherein said obtaining step further comprises the step of:

a) reading at least a portion of said one or more original checks to determine additional informational data stored in a Magnetic Ink Character Recognition (MICR) line.

a2 5. [Amended] The method as recited in claim 1, wherein said endorsing and/or voiding step comprises the step of:

receiving endorsement and/or voiding information.

63 7. [Amended] The method as recited in claim 5, wherein said endorsing and/or voiding steps are further comprised of the step of:

a) printing said endorsement and/or voiding information on said check.

12. [Amended] The method as recite in claim 1, further comprising the step of:
- a) when said financial institution is not the maker bank of said check, sending one of said original check image data or second image data to said maker bank for clearing said check.

PLEASE ADD THE FOLLOWING NEW CLAIMS:

33. A method for processing at a remote site one or more original checks deposited at the remote site, comprising the steps of:
- obtaining electronic deposit data for the one or more original checks;
- converting data for each of the one or more original checks into electronic check data;
- creating an image of the one or more original checks to obtain original check image data;
- receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;
- endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;
- creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;
- electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed check image data; and .
- transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

34. The method as defined in claim 33, wherein the endorsing and/or voiding step comprises
- sending the electronic deposit data, the electronic check data, and the original check image data to a first processing location;
- receiving a notice from the first processing location that selected errors were not found in the electronic deposit data and/or electronic check data; and

printing said endorsement and/or voiding information on the original check to obtain the endorsed check.

35. The method as defined in claim 33, wherein the transmitting step comprises transmitting both the original check image data and the endorsed and/or voided check image data.

36. The method as defined in claim 33, further comprising the step of storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

37. The method as defined in claim 33, wherein the receiving authorization to endorse and/or void the check includes receiving endorsement information to print on the check from a first processing location.

38. The method as defined in claim 33, further comprising:
determining if endorsement information at the remote site for printing on the check is up-to-date; and
if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from a first processing location.

39. The method as defined in claim 33, further comprising the step of comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice if the deposit exceeds the deposit maximum.

40. The method as defined in claim 33, further comprising adding control information to the transmission of the original check image data and/or the endorsed and/or voided check image data preparatory to the transmission step.

41. The method as defined in claim 33, further comprising the step of storing of the original check image data at the remote site.

42. The method as defined in claim 33, wherein the step of creating an image of the one or more original checks comprises
scanning each original check; and
if the original check is removed before completion of the scanning, then
designating the electronic check data associated with the original check image data as invalid.

43. The method as defined in claim 33, further comprising
receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.

44. The method as defined in claim 43, further comprising
sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentment.

45. The method as defined in claim 33, further comprising determining errors in the electronic deposit data or the electronic check data at the remote site and obtaining correction of the determined errors at the remote site.

46. The method as defined in claim 33, further comprising printing on the original check a reference key prior to creating endorsed and/or voided check image data.

47. A method for processing at a central site an original check deposited at a remote site, comprising the steps of:
receiving electronic deposit data, electronic check data and original check image data for a plurality of checks to be deposited;
identifying errors in the electronic check data;
if no errors are identified, sending endorsement and/or voiding authorization to the remote site;
receiving endorsed and/or voided check image data;
sorting the received data; and

d > transmitting associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

48. The method as defined in claim 47, further comprising the step of sending the electronic deposit data, the electronic check data and the original check image data and/or the voided check image data to a bank of first deposit.

49. The method as defined in claim 47, wherein the receiving step comprises receiving electronic deposit data, electronic check data and original check image data and/or endorsed and/or voided check image data for a plurality of different deposit transactions, the checks for each one of the plurality of different deposit transactions to be deposited at a different bank of first deposit; and sending each one of a plurality of the different deposit transactions to a respective different bank of first deposit.

a5802 > 50. The method as defined in claim 47, further comprising: reading said original check image data to create image information data; and comparing the image information data to the electronic check data.

51. The method as defined in claim 47, further comprising the step of storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

83 > 52. The method as defined in claim 47, further comprising the steps of: determining if the maker bank requires a hard copy of the original check; and if it does, sending the original check image data to a print site for printing and sending directly or indirectly to the maker bank; and if it does not, sending the original check image data directly or indirectly to the maker bank.

53. The method as defined in claim 47, further comprising the steps of: determining if the maker bank requires a hard copy of the original check;

C3> if it does, printing a copy of the original check from the original check image data and forwarding directly or indirectly the printed check to the maker bank; and
if not, sending the original check image data directly or indirectly to the maker bank.

54. The method as defined in claim 47, further comprising the steps:
sending a notice to the remote site if the original check image data and/or the endorsed check image data is inaccurate or unreadable; and
receiving corrected original check image data and/or corrected endorsed check image data.

55. The method as defined in claim 47, further comprising after receiving the endorsed and/or voided check image data, sending an electronic notification to the remote site that a deposit is complete.

as 56. The method as defined in claim 47, further comprising formatting the electronic check data and the original check image data for processing in an accounting system of the bank of first deposit.

57. 58> The method as defined in claim 47, further comprising the step of determining if a bank of first deposit is a maker bank for the original check; and
if it is the maker bank, then determining if the maker bank requires a hard copy of the original check;
if the maker bank does require a hard copy of the original check, then causing a copy of the original check to be printed; and
if the maker bank does not require a hard copy of the original check, then sending the original check image data to the maker bank.

58. The method as defined in claim 47, further comprising
receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

59. The method as defined in claim 58, further comprising

sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentation.

45 60. The method as defined in claim 59, further comprising
determining if a re-presentation of the returned check requires a duplicate hard copy of the return check or if the original check data image is acceptable for the re-presentation; and
if the original check image is acceptable, obtaining a reference key associated with an original deposit transaction; and
sending directly or indirectly the original check image data and the reference key to the maker bank.

61. A program product for processing at a remote site one or more original checks deposited at the remote site, the program product comprising machine readable program code for causing a machine to perform the following method steps:

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obtaining electronic deposit data for the one or more original checks;
converting data for each of the one or more original checks into electronic check data;
creating an image of the one or more original checks to obtain original check image data;
receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;
endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;
creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;
electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed check image data; and .
transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

62. The program product as defined in claim 61, wherein the endorsing and/or voiding step comprises

sending the electronic deposit data, the electronic check data, and the original check image data to a first processing location;

receiving a notice from the first processing location that selected errors were not found in the electronic deposit data and/or electronic check data; and

printing said endorsement and/or voiding information on the original check to obtain the endorsed check.

63. The program product as defined in claim 61, wherein the transmitting step comprises transmitting both the original check image data and the endorsed and/or voided check image data.

64. The program product as defined in claim 61, further comprising the step of storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

as 65. The program product as defined in claim 61, wherein the receiving authorization to endorse and/or void the check step includes receiving endorsement information to print on the check from a first processing location.

66. The program product as defined in claim 61, further comprising program code to cause the machine to perform the following method steps:

determining if endorsement information at the remote site for printing on the check is up-to-date; and

if the endorsement information at the remote site is not up-to-date, then sending updated endorsement information to the remote site.

67. The program product as defined in claim 61, further comprising program code for causing the machine to perform the following step of comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice if the deposit exceeds the deposit maximum.

68. The program product as defined in claim 61, further comprising program code for causing the machine to perform the step of adding control information to the original check image data and/or the endorsed and/or voided check image data preparatory to the transmission step.

69. The program product as defined in claim 61, further comprising program code for causing the machine to perform the step of storing of the original check image data at the remote site.

70. The program product as defined in claim 61, wherein the step of creating an image of the one or more original checks comprises
scanning each original check; and
if the original check is removed before completion of the scanning, then designating the electronic check data associated with the original check image data as invalid.

as 71. The program product as defined in claim 61, further comprising program code for causing the machine to perform the following method step of
receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.

72. The program product as defined in claim 71, further comprising program code for causing the machine to perform the following method step of
sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentment.

73. The program product as defined in claim 61, further comprising program code for causing the machine to perform the method step of determining errors in the electronic deposit data or the electronic check data at the remote site and obtaining correction of the determined errors at the remote site.

74. The program product as defined in claim 61, further comprising program code for causing the machine to perform the step of printing on the original check a reference key prior to creating endorsed and/or voided check image data.

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C6 75. A program product for processing at a central site an original check deposited at a remote site, the program product comprising machine readable program code for causing a machine to perform the following method steps:

receiving electronic deposit data, electronic check data and original check image data for a plurality of checks to be deposited;

identifying errors in the electronic check data;

if no errors are identified, sending endorsement and/or voiding authorization to the remote site;

receiving endorsed and/or voided check image data;

sorting the received data; and

transmitting associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

as 76. The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of

sending the electronic deposit data, the electronic check data and the original check image data to a bank of first deposit.

77. The program product as defined in claim 75, wherein the receiving step comprises

receiving electronic deposit data, electronic check data and original check image data and/or endorsed and/or voided check image data for a plurality of different deposit transactions, the checks for each one of the plurality of different deposit transactions to be deposited at a different bank of first deposit; and

sending each one of a plurality of the different deposit transactions to a respective different bank of first deposit.

57 C7 78. The program product as defined in claim 75, further comprising program code for causing the machine to perform the following method steps:

reading said original check image data to create image information data; and
comparing the image information data to the electronic check data.

79. The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

57 C8 80. The program product as defined in claim 75, further comprising program code for causing the machine to perform the steps of:

determining if the maker bank requires a hard copy of the original check; and
if it does, sending the original check image data to a print site for printing and sending directly or indirectly to the maker bank; and
if it does not, sending the original check image data directly or indirectly to the maker bank.

a5 81. The program product as defined in claim 75, further comprising program code for causing the machine to perform the steps of:

determining if the maker bank requires a hard copy of the original check;
if it does, printing a copy of the original check from the original check image data and forwarding directly or indirectly the printed check to the maker bank; and
if not, sending the original check image data directly or indirectly to the maker bank.

82. The program product as defined in claim 75, further comprising program code for causing a machine to perform the steps of:

sending a notice to the remote site if the original check image and/or the endorsed check image data is inaccurate or unreadable; and
receiving corrected original check image data and/or corrected endorsed check image data.

83. The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of after receiving the endorsed and/or voided check image data, sending an electronic notification to the remote site that a deposit is complete.

84. The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of formatting the electronic check data and the original check image data for processing in an accounting system of the bank of first deposit.

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C9 > 85. The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of determining if a bank of first deposit is a maker bank for the original check; and

if it is the maker bank, then determining if the maker bank requires a hard copy of the original check;

if the maker bank does require a hard copy of the original check, then causing a copy of the original check to be printed; and

if the maker bank does not require a hard copy of the original check, then sending the original check image data to the maker bank.

as 86. The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

87. The program product as defined in claim 86, further comprising program code for causing the machine to perform the step of sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentment.

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C10 > 88. The program product as defined in claim 87, further comprising program code for causing the machine to perform the step of

~~determining if a re-presentation of the returned check requires a duplicate hard copy of the return check or if the original check data image is acceptable for the re-presentation; and~~

~~if the original check image is acceptable, obtaining a reference key associated with an original deposit transaction; and~~

~~sending directly or indirectly the original check image data and the reference key to the maker bank.~~

89. A system for processing at a remote site one or more original checks deposited at the remote site, comprising:

a component for obtaining electronic deposit data for the one or more original checks;

a component for converting data for each of the one or more original checks into electronic check data;

a component for creating an image of the one or more original checks to obtain original check image data;

a component receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;

a component for endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;

a component for creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;

a component for electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed check image data; and .

a transmitter for transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

90. The system as defined in claim 89, wherein the component for endorsing and/or voiding sends the electronic deposit data, the electronic check data, and the original check image data to a first processing location, receives a notice from the first processing location that selected errors were not found in the electronic deposit data

and/or electronic check data and prints said endorsement and/or voiding information on the original check to obtain the endorsed check.

91. The system as defined in claim 89, wherein the transmitter is programmed to transmit both the original check image data and the endorsed and/or voided check image data.

92. The system as defined in claim 89, further comprising a component for storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

93. The system as defined in claim 89, wherein the component for receiving authorization to endorse and/or void the check receives endorsement information to print on the check from a first processing location.

94. The system as defined in claim 89, further comprising:
a component for determining if endorsement information at the remote site for printing on the check is up-to-date; and

as a component for, if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from a first processing location.

95. The system as defined in claim 89, further comprising a component for comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice if the deposit exceeds the deposit maximum.

96. The system as defined in claim 89, further comprising a component for adding control information to the transmission of the original check image data and/or the endorsed and/or voided check image data preparatory to the transmission step.

97. The system as defined in claim 89, further comprising a component for storing of the original check image data at the remote site.

98. The system as defined in claim 89, wherein the component for creating an image of the one or more original checks scans each original check; and if the original check is removed before completion of the scanning, then designates the electronic check data associated with the original check image data as invalid.

99. The system as defined in claim 90, further comprising
a component for receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.

100. The system as defined in claim 99, further comprising
a component for sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentation.

101. The system as defined in claim 89, further comprising a component for determining errors in the electronic deposit data or the electronic check data at the remote site and obtaining correction of the determined errors at the remote site.

102. The system as defined in claim 89, further comprising a component for printing on the original check a reference key prior to creating endorsed and/or voided check image data.

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103. A system for processing at a central site an original check deposited at a remote site, comprising:

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a component for receiving electronic deposit data, electronic check data and original check image data for a plurality of checks to be deposited;
a component for identifying errors in the electronic check data;
a component for, if no errors are identified, sending endorsement and/or voiding authorization to the remote site;
a component for receiving endorsed and/or voided check image data;
a component for sorting the received data; and

~~a transmitter for transmitting associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.~~

104. The system as defined in claim 103, further comprising
a component for sending the electronic deposit data electronic check data and original check image data to a bank of first deposit.

105. The system as defined in claim 103, wherein the component for receiving receives electronic deposit data, electronic check data and original check image data and/or endorsed and/or voided check image data for a plurality of different deposit transactions, the checks for each one of the plurality of different deposits to be deposited at a different bank of first deposit; and includes a component for sending the checks for each one of a plurality of the different deposit transactions to a respective different bank of first deposit.

106. The system as defined in claim 103, further comprising:
a component for reading said original check image data to create image information data; and
a component for comparing the image information data to the electronic check data.

107. The system as defined in claim 103, further comprising the a component for storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

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av> ~~108. The system as defined in claim 103, further comprising:
a component for determining if the maker bank requires a hard copy of the check, and, if it does, sending the original check image data to a print site for printing and sending directly or indirectly to the maker bank, and if it does not, sending the original check image data directly or indirectly to the maker bank.~~

109. The system as defined in claim 103, further comprising:

~~a component for determining if the maker bank requires a hard copy of the original check, if it does, printing a copy of the original check from the original check image data and forwarding directly or indirectly the printed check to the maker bank, and if not, sending the original check image data directly or indirectly to the maker bank.~~

110. The system as defined in claim 103, further comprising:

a component for sending a notice to the remote site if the original check image data and/or the endorsed check image data is inaccurate or unreadable; and

a component for receiving corrected original check image data and/or corrected endorsed check image data.

111. The system as defined in claim 103, further comprising a component for, after receiving the endorsed and/or voided check image data, sending an electronic notification to the remote site that a deposit is complete.

112. The system as defined in claim 103, further comprising a component for formatting the electronic check data and the original check image data for processing in an accounting system of the bank of first deposit.

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113. The system as defined in claim 103, further comprising a component for determining if a bank of first deposit is a maker bank for the original check; and if it is the maker bank, then determining if the maker bank requires a hard copy of the original check; if the maker bank does require a hard copy of the original check, then causing a copy of the original check to be printed; and if the maker bank does not require a hard copy of the original check, then sending the original check image data to the maker bank.

114. The system as defined in claim 103, further comprising

a component for receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

115. The system as defined in claim 114, further comprising

a component for sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentation.

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116. The system as defined in claim 115, further comprising
a component for determining if a re-presentation of the returned check requires a duplicate hard copy of the original check or if the original check data image is acceptable for the re-presentation; and if the original check image is acceptable, obtaining a reference key associated with an original deposit transaction and sending directly or indirectly the original check image data and the reference key to the maker bank.

117. A program product for processing a deposit by a depositor of one or more original checks and deposit information at a remote location, said remote location being capable of interfacing with a financial institution, said program product comprising machine readable program code for causing a machine to perform the following method steps of:

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obtaining at said remote location deposit account information from the deposit information, and electronic check data and original check image data from each of the one or more checks;

electronically exchanging said check data with said financial institution and obtaining an accuracy confirmation of said deposit account information from the financial institution based upon account information associated with the depositor;

upon the deposit account information being verified as accurate, endorsing and/or voiding the one or more original checks, and creating at the remote location second image data of the one or more original checks that have been endorsed and/or voided; and

sending the second images and said deposit account information to said financial institution.

118. A system for processing a deposit by a depositor of one or more original checks and deposit information at a remote location, said remote location being capable of interfacing with a financial institution, comprising:

a remote processor for obtaining at said remote location deposit account information from the deposit information, and electronic check data and original check image data from each of the one or more checks;

a communications system for electronically exchanging said check data with said financial institution;

a financial institution processor for verifying accuracy of said deposit account information at the financial institution based upon account information associated with the depositor;

AS the remote processor, upon the deposit account information being verified as accurate, endorsing and/or voiding the one or more original checks, and creating at the remote location second image data of the one or more original checks that have been endorsed and/or voided; and

the remote processor causing the second images and said deposit account information to be sent to said financial institution.
